TOPIC: A Study of the Readiness of Banking Sector in sana'a city in Yemen and Pune city in Maharashtra with reference to Digital Marketing

A Synopsis Submitted To

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1. Introduction

E-marketing is one of the basic contemporary concepts which, during the past few years of the current millennium, has been able to leap in all marketing efforts and various activities to contemporary trends in line with the current era and its variables, through the use of various tools and sophisticated means and modern technology in the implementation of marketing processes and activities, especially It is related to marketing communications, information technology, product delivery and marketing operations through various means, first and foremost the marketing of banking services to various parties through those means. Banks in the world are racing to provide their banking services and ensure the quality of customers to the latest information and communication technology, which led to the widespread use of the concept of e-banking marketing and through the multiplicity of banks on the Internet to meet the needs and desires of banking customers, although all Banks on the Internet vary in the level of provision of banking services and the level of prices and in the method or method of providing e-banking service, but all those banks share in one property is the completion of the process of buying and selling E-Government through the electronic network, which may be called e-commerce.

The researcher do not forget in this aspect that the banks that have adopted the concept of e-marketing in their banking and through marketing technology the researcher find that they can not work with their old marketing mix, as these technological breakthroughs cast a shadow on the elements of the marketing mix so that these elements can not work in the face of rapid and massive developments in technological technologies In order to provide quality services required by customers, this is why researchers to adopt the idea of researching how e-marketing as a secret of technological developments on the marketing activities of the brain In particular, the quality of banking services, which the bank seeks to ensure its continuity to customers, within the information and communication revolution by adopting e-marketing in the application of all standards of quality of service in banking.

2. Statement of the Problem

It is known that e-marketing represents the planning and implementation of marketing activities related to the quality of banking services in order to meet the needs and desires of the customer and achieve the objectives of the bank through the techniques used or via the Internet. Search by answering the following questions:

1- What is the concept and reality of e-marketing in Yemeni commercial banks?

2- Do commercial bank customers realize the importance of e-marketing in dealing?

3- Does e-marketing enhance the quality of banking services?

4- Does e-marketing enhance the relationship between banks and their customers?

5- Have Yemeni commercial banks achieved significant success in the field of e-marketing?

3. Significance of this Study

The importance of research in the role played by marketing in banking and in particular e-marketing in achieving the bank's marketing objectives through the use of the Internet in providing services and quality assurance to customers, in addition to the possibility of looking for different methods that help commercial banks to achieve great satisfaction by its customers Towards service performance.

The rapid development and diversification of banking services and the use of the Internet to provide banking services require special skills from bank staff to customers in order to achieve satisfaction with these services and look after how to improve the quality of banking services using e-marketing.

The importance of the research also lies in knowing the key points that customers are looking for and prefer their presence in banks so that these banks can provide them and provide them on the Internet to ensure their quality, in addition to helping commercial banks to capture the attention of customers and attract them to deal with them, through their awareness of the impact E-marketing on the quality of banking services and linking them with personal and functional factors of customers and work on the development and development, as well as contribute to provide a database that helps

commercial banks in achieving competitive advantages that help them in making their marketing decisions in particular. Administrative in general. The use of e-marketing can make it easier for customers to deal with banks that have abandoned the traditional method of providing banking services and resort to the modern method in providing them to adapt to future developments and keep pace.

4. Objectives of the Study

1- To study the role of digital marketing in strengthening the relationship between banks and their customers in Yemen.

2- To study the impact of E-marketing on the quality of banking services in Yemen.

3- To study the accuracy and workmanship, performance of employees in Yemen through digitalization.

4- To study the opportunities and challenges of digital marketing in banking sector of Yemen.

5- To study readiness of banking sector regarding digital marketing in Yemen.

6- To study the problems and remedies of digital marketing in banking sector in Yemen.

5. Hypotheses of the Study

The impact of e-marketing on the quality of banking services is studied based on a basic hypothesis that states that there is a relationship between e-marketing and the quality of banking services.

1- The role of digital marketing in strengthening the relationship between banks and their customers in Yemen is not satisfied.

2- The impact of E-marketing on the quality of banking services in Yemen is not satisfied.

3- The accuracy and workmanship, performance of employees in Yemen through digitalization is not satisfied.

4- The opportunities and challenges of digital marketing in banking sector of Yemen is not satisfied

6. Research Methodology

Research simply will be collecting and gathering the information that the researcher need to answer a question and thereby help us to solve a problem. Research method is a science of collecting, identifying and presenting facts in such a way that it leads to discovering some facts. Research is a systematic and scientific process to get a specific knowledge. It is searching again and again to find out a solution for a specific problem. It is a practical activity refers to a search for knowledge on specific subject through collected data that will help to answer the questions. Therefore, the aims of this research study is practical contribution of fact to support the economics theories, through this study, will be based on the identified several aspects related Economic methods for support the growth of poor and developing countries like Yemen.

Sample Population

The study sample it will be Yemeni banks that rely on the Internet in marketing their banking services

Sampling Technique and Sample Size

The size of the sample depends on the number of banks currently operating because of the ongoing war in Yemen has stopped many commercial banks from working and some banks reduced their activities in places where there are conflicts in the latest statistics confirm that the banks that are still working until 2016 with 20 branches in many of the provinces. The size sample is about target (100) customer in each bank.

Table No. (1)

Target sample

NO	Data	Total Sample	Samples	Target	Notes
1	Government Bank	6	6	100	
2	Privet bank	9	9	100	
3	Mixed banks	5	5	100	

Research Design

In order to carry out the research project, the researcher need to choose the method. Since getting the method will be one of the important parts of the work, the

researcher will be determining which kind of method it help us to better answer the research issue. Therefore, the researcher will choose to use literature study and primary method for collecting data and answering the questions of a significance problem of research, so that the researcher will be able to a balance picture of what took place and also of what is currently going on in the research areas.

In order to achieve the research objectives, the descriptive research method will be use which is described as a researching method for events, phenomena, and behaviors that are existing and can be researched and measured as they are without any intervention in their existence. The researcher can interact with these events, phenomena and behaviors to analyze and describe them.

Data collection

Primary Data

The primary data will collect by a field survey questionnaire distribute to the respondents. The survey will do for this purpose and it will divide into two sections: the first section is for the respondents' personal information and Characteristics. While the second section for the questions of the research hypotheses. All the questions are closed ended questions. This kind of closed- questions will use in order to encourage the respondents to answer the questions and to get adequate answers,

Secondary Data

The secondary data will depend on reviewing the previous literature of books, journals and publications relevant to the research sections, which are relevant to the role of the readiness of banking sector in the republic of Yemen for digital marketing.

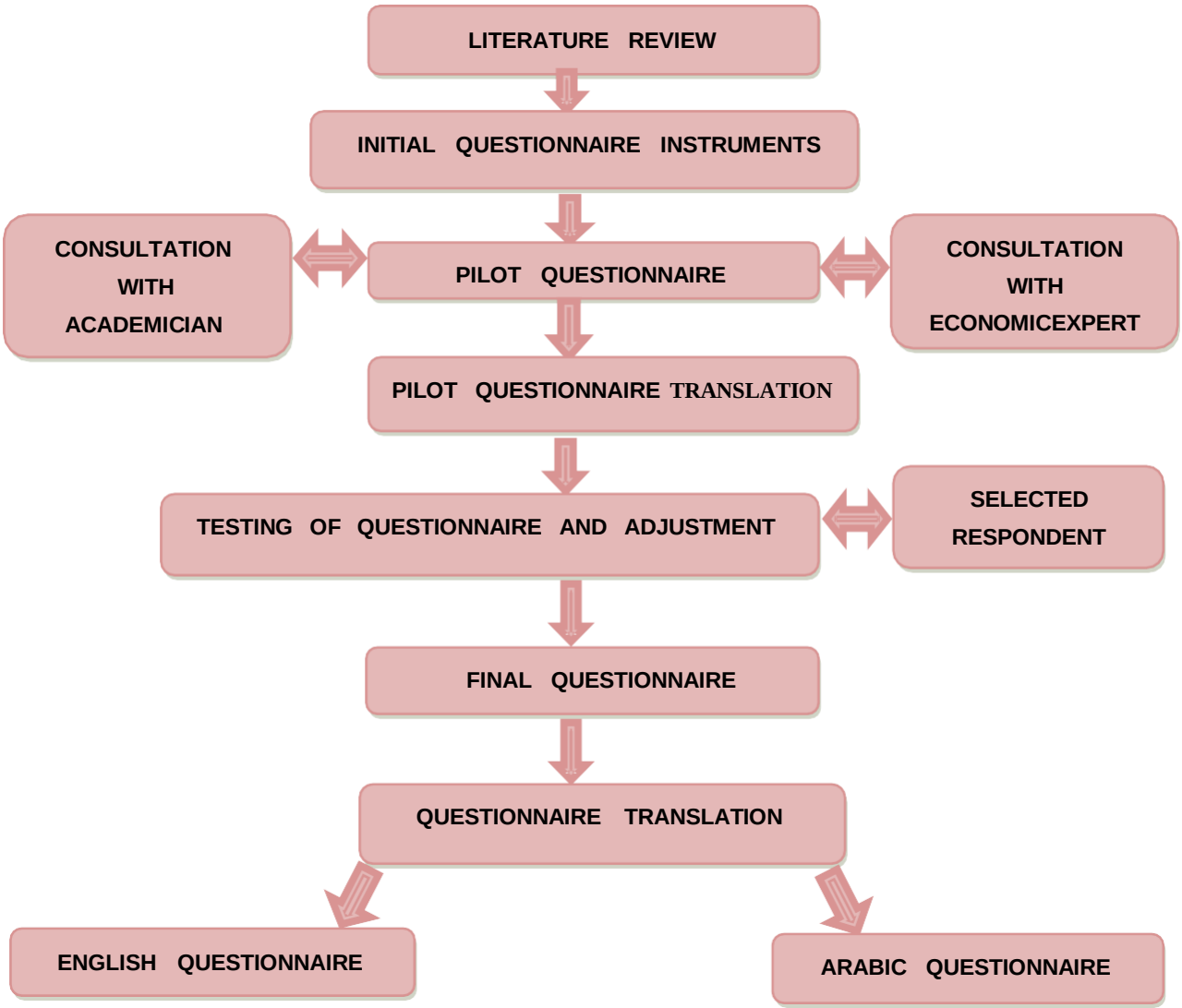
Questionnaire Design

The questionnaire will design to ensure that the precise data required would be collected from the respondents to achieve the objectives of the present study. Both primary and secondary types of data will use in this study. Primary data will collect through a questionnaire. Like most researches in social sciences, in this study, the questionnaire will use for primary data collection. The survey method is the best method for primary data collection, because it represents the large population in a specific sample that helps in reducing cost, time and effort.

The questionnaire will be collect data that can empirically test relationships between two or more variables. The questionnaires will design in such a fashion that the maximums information relating to the research objectives maybe extract from the respondents on various aspects role of the readiness of banking sector in the republic of Yemen for digital marketing. The following figure represent the procedures of questionnaire design will prepare and follow by the researcher to develop the questionnaire.

Figure No (2)

Suggest A Questionnaire



Methods of Analysis and Statistical Tools

Selecting an appropriate analysis method depends mainly on the type of data to be analyzed, a number of statistical methods will use. In the current research work, data will relate to research topic feed to the SPSS (Statistical Package for Social Sciences), and will various operations performed. Data analysis will be using various statistical techniques in order to employ the data obtain to achieve the objectives of the study and test hypotheses for drawing a meaningful findings and conclusion.

The researcher will use to analyze data. Beside Excel 2007, SPSS 21.0.0 package used to perform the require calculations. Also the researcher need use the following statistical methods use:

I. Descriptive Statistics:

The descriptive procedure displays univariate summary statistics for several variables in a single table and calculates standardized values. in this research . The descriptive procedure will use for describing the responses position in the sample based on mentioned variables.

II. Frequencies and Percentages:

Frequencies procedure is one of the statistical tools which will use that provides statistics and graphical displays that are useful for describing many types of variables that include the frequencies of respondents with consideration to age groups, Education level. Work experience, occupation. The frequencies procedure is a good place to start looking at data.

III. One Sample T-Test:

A one-sample t-test is a hypothesis test for answering questions about the mean where the data are a random sample of independent observations from an underlying normal distribution.

IV. Pearson Correlation Coefficient:

A correlation is a number between -1 and +1 than the degree of association between two variables (call them X and Y). A positive value for the correlation implies a positive association (large values of X tend to be associated with large values of Y and small values of X tend to be associated with the small value of Y). A negative value for

the correlation implies a negative or inverse association (large values of X tend to be associated with small values of Y and vice versa).

V. Independent Sample T Test:

The independent-samples "T" Test procedure compares mean of two groups of cases. Ideally, for this test, the subjects should be randomly assigned to two groups so that any difference in response is due to the treatment (or lack of treatment) and not to other factors.

VI. One-Way ANOVA:

The one-way ANOVA procedure produces a one-way analysis of variance for a quantitative dependent variable by a single factor (independent) variable. Analysis of variance is used to test the hypothesis that several means are equal. This technique is an extension of the two-sample "T" Test.

VII. The arithmetic mean (Arithmetic mean):

This method is one of the descriptive statistical methods used in the description of respondents' answers and exposition of the results of the study. It is sometimes called "the mean" or "average" and is used to represent a set of data in a single value. It is considered one of the most important measures of central tendency as it is distinguished by the simplicity of its idea and ease of calculation. The process of calculation is based on all available data and is subjected to algebraic operations.

VIII. Standard Deviation:

This common measure of variability is the most appropriate when one has normally distributed data, although the mean of ranked ordinal data may be useful in some cases. The standard deviation is based on the deviation of each score (X) from the mean of all the scores (M). Those deviation scores are squared and then summed (L(X-M) 2) this sum is divided by N-l. and, finally, the square root is taken (SD = V y(X-M) 2/ N-l). A T-test is a procedure used for comparing sample means to see if there is sufficient evidence to infer that the means of the corresponding population distributions also differ. This reflects the amount of dispersion values from their mean, measured in units of the variable itself. It is one of the most important measures of dispersion and stands in the forefront while application. It has the same features as the arithmetic mean.

IX. Cronbach's Alpha Coefficient

It is a tool to estimate the questionnaire-reliability and it is considered as a measurement for the internal consistency, the Cronbach's Alpha Coefficient value is between 0 and 1 and when it goes closer to 1. It indicates that reliability of the research tool.

7. Scope and Limitations of the Study

7.1. Scope of the Study

This study focuses on role of the readiness of banking sector in the republic of Yemen for digital marketing.

7.2. Limitations of the Study

This study seeks to study the banks dealing through the Internet within the territory of the Republic of Yemen

In addition, the study will be based on time limits between 2001 and 2019.

8. Organization of the Thesis (Chapter plan)

1. Introduction and research methodology.
2. Literature Review.
3. An Overview in Yemen Economic.
4. General Framework of international financial institutions.
5. Data Analysis and Interpretation.
6. Conclusion and Recommendations.

9. Future Scope

This study focuses on role of the readiness of banking sector in the republic of Yemen for digital marketing. Hence, Future research could examine the effect digital marketing on the customer satisfaction.

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